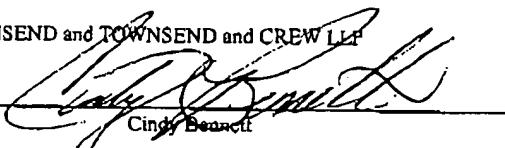


CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that this paper is being transmitted by facsimile to the United States Patent and Trademark Office, Attention: Examiner Alain L. Bashore, Group 2768, Facsimile Number 703-305-7687, on January 21, 2003.

TOWNSEND and TOWNSEND and CREW LLP

By: 

Cindy Bennett

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE —
EXAMINING GROUP 2768

PATENT
 Attorney Docket No.: 020375-002700US

COPY

#17/c
NE
3/24/03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Allen-Rouman et al.

Application No.: 09/516,209

Filed: February 29, 2000

For: ELECTRONIC PURCHASE METHOD
AND FUNDS TRANSFER SYSTEM

Examiner: Bashore, Alain L.

AMENDMENT UNDER 37 CFR 1.116
EXPEDITED PROCEDURE EXAMINING
GROUP 2768

RECEIVED
TECHNOLOGY CENTER 3600
MAR 25 AM 11:31

Box AF

Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

In response to the Final Office Action mailed September 27, 2002, please consider the following remarks.

REMARKS

Claims 14-18 and 24-46 are currently presented for examination. The final Office Action has rejected claims 14-18 and 24-46 under 35 U.S.C. §103(a) as being unpatentable over US Pat. No. 5,920,847 to Kolling et al. in view of US Pat. No. 5,987,140 to Rowney et al. Applicants believe a *prima facie* case of obviousness has not been properly set forth in the final Office Action with regard to this rejection. The Examiner is charged with putting forth a *prima facie* showing of obviousness. The basic test is excerpted below:

OIC to enter and check